

**BUSINESS BANCSHARES, INC.**

	CPP Disbursement Date 04/24/2009	RSSD (Holding Company) 3189728	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$575	\$565	-1.6%		
Loans	\$437	\$413	-5.6%		
Construction & development	\$124	\$88	-29.0%		
Closed-end 1-4 family residential	\$45	\$46	1.9%		
Home equity	\$21	\$20	-9.2%		
Credit card	\$0	\$0			
Other consumer	\$2	\$0	-88.6%		
Commercial & Industrial	\$75	\$75	-0.7%		
Commercial real estate	\$127	\$143	12.0%		
Unused commitments	\$73	\$74	1.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$57	\$67	18.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$11	\$5	-50.4%		
Cash & balances due	\$61	\$67	8.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$19	\$24	23.4%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$19	\$20	7.1%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$513	\$510	-0.4%		
Deposits	\$477	\$476	-0.2%		
Total other borrowings	\$33	\$33	-0.9%		
FHLB advances	\$33	\$33	0.0%		
Equity					
Equity capital at quarter end	\$62	\$55	-11.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$10	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.5%	9.4%	--		
Tier 1 risk based capital ratio	13.1%	12.1%	--		
Total risk based capital ratio	14.3%	13.4%	--		
Return on equity <sup>1</sup>	4.8%	-17.2%	--		
Return on assets <sup>1</sup>	0.5%	-1.7%	--		
Net interest margin <sup>1</sup>	3.5%	3.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	123.2%	59.6%	--		
Loss provision to net charge-offs (qtr)	233.4%	95.6%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.5%	6.1%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.7%	12.4%	0.1%	6.9%	--
Closed-end 1-4 family residential	0.3%	1.3%	0.0%	0.0%	--
Home equity	1.1%	0.0%	1.1%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	9.0%	3.6%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	1.8%	3.7%	0.2%	1.5%	--